

Serial No.: 10/581,987
Examiner: Robert R Niquette

REMARKS

The Application has been reviewed in light of the Office Action mailed September 9, 2009. At the time of this Office Action, Claims 1-16 were pending in the Application. The following actions were taken or matters raised: (I) The drawings were objected to for a specified informality; (II) Claims 1-8 were rejected under 35 U.S.C. § 101 in view of the assertion that the claimed invention is directed to non-statutory subject matter; and (III) Claims 1-17 were rejected under 35 U.S.C. § 102(b) as being anticipated by Clark et al. (US Pat. No. 605378). In order to advance prosecution of this case by overcoming the rejections asserted by the Office and/or characterizing the Applicants' claimed invention (i.e., the invention) with greater specificity, certain claims have been amended. Accordingly, the Applicants respectfully request reconsideration and favorable action in this case.

Rejection under 35 U.S.C. § 101

The drawings are objected to because label 322 on Figure 4 has been used to designate multiple operations. A replacement drawing sheet is provided herewith, which corrects the specified defect in Figure 4 (i.e., changes the second instance of label --322-- to be label "323"), and a corresponding change has been made in the Specification at the paragraph beginning on page 20 at line 19 (i.e., changing the label --322-- to be label "323").

Rejection under 35 U.S.C. § 101

(1708.030002)
Page 12

Serial No.: 10/581,987
Examiner: Robert R Niquette

Claims 1-8 were rejected under 35 U.S.C. § 101 in view of the assertion that the claimed invention is directed to non-statutory subject matter. More specifically, it has been asserted by the Office that Claims 1-8 do not recite the use of another statutory class or physical transformation of underlying subject matter. Independent Claim 1, from which Claims 2-8 depend, have been amended to overcome this rejection under 35 U.S.C. § 101. More specifically, independent Claim 1, as well as certain claims depending therefrom, have been amended to more clearly recite the claimed invention in a manner that recites statutory subject matter whereby independent Claim 1 and all claims dependent thereon each recite statutory subject matter as required by 35 U.S.C. § 101.

Rejection Under 35 U.S.C. § 102(b)

The Office has rejected Claims 1-16 under 35 U.S.C. § 102(b) as being anticipated by Clark et al. (US Pat. No. 6058378). Independent Claims 1 and 9 have been amended to characterize the invention with greater specificity in view of Clark. In view of amendments made to independent Claims 1 and 9, the Applicants assert that the present invention as recited in amended independent Claims 1 and 9 and thus all claims dependent thereon are distinguished from the disclosures of Clark, and that the present invention provides advantageous, useful and non-obvious functionality with respect to Clark. Accordingly, the Applicants submit that the rejection under 35 U.S.C. § 102(b) applied to independent Claims 1 and 9 has been overcome, and respectfully requests the Office to withdraw such rejections to independent Claims 1 and 9 as well as all claims dependent thereon.

(1708.030002)
Page 13

Serial No.: 10/581,987
Examiner: Robert R Niquette

With respect to amended independent Claims 1 and 9, Clark does not disclose, teach or suggest the recited structure or functionality of such amended claim. More specifically, Maggioncalda does not disclose, teach or suggest: 1.) uploading an electronic copy of a payment contract upon which an international trade receivables transaction is dependent, 2.) preparing a transaction information portfolio including documents required for settlement of the international trade receivables transaction [support found at page 8, line 25 – page 9, line 2; page 5, line 11-13; and page 15, lines 19-23], 3.) preparing the transaction information portfolio includes selecting said required documents dependent upon a type of the payment contract [support found at page 8, line 25 – page 9, line 2; page 5, line 11-13; and page 15, lines 19-23], 4.) the required documents comprise transaction information for the international trade receivables transaction [support found at page 8, lines 7-12; page 9, lines 5-6; page 10, lines 2-3; page 11, lines 15-16] ; 4.) causing a disposition of said required documents to be denoted as being discrepant or acceptable, 5.) causing a description corresponding to a corresponding discrepancy to be specified, 6.) causing revised versions of discrepant portions of said required documents to be individually re-submitted to the designated recipient whereby documents denoted as being acceptable need not be resubmitted, 7.) performing system-managed verification that said transaction information is compliant with an international banking standard in accordance with which information of the payment contract is reviewed in response to determining that all of said documents are denoted as being acceptable [support found at page 20, line 19 – page 21], and 8.) bundling said required documents whereby an association is provided between said required documents in response to verifying that said transaction information is compliant with the international banking standard. Accordingly, a skilled person will appreciate that the operational structure and functionality as provided by the invention as recited in independent Claims 1 and 9.

(1708.030002)

Page 14

Serial No.: 10/581,987
Examiner: Robert R Niquette

is not capable of being provided by and is not intended to be provided by implementations of the disclosures of Clark.

Claims 4 and 12 have each been amended to recite additional patentably distinct language with respect to Clark, as follows: the said system-managed verification is performed dependent upon at least one of a type of the international trade transaction and the type of the payment contract in combination with the international banking standard [support found at page 18, line 29-page 19, line 8] and said bundling causes an original copy and a duplicate copy of at least one of said required documents to be digitally adjoined with each other in a un-editable document file [support found at page 21, lines 5-19].

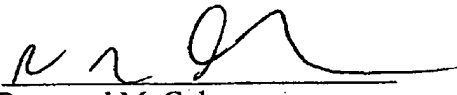
Claims 7 and 15 have each been amended to recite additional patentably distinct language with respect to Clark, as follows: verifying that the transaction information portfolio is compliant with an international banking standard includes determining that said required documents have necessary signature information indicating and certifying that said required documents are compliant with the international banking standard and have system-implemented markings that indicate which ones of such required documents are copies and which ones of said required documents are originals [support found at page 20, line 25 – page 21, line 4].

DEC 10 2009

Serial No.: 10/581,987
Examiner: Robert R NiquetteCONCLUSIONS

The Applicants have made an earnest attempt to place this case in condition for allowance. For the foregoing reasons, and for reasons clearly apparent, the Applicants respectfully request full allowance of all pending claims. If there are any matters that can be discussed by telephone to further the prosecution of the Application, the Applicants invite the Examiner to contact the undersigned at 512-306-8533 at the Examiner's convenience.

Respectfully submitted,

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(1708.030002)
Page 16